

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
RAMON ANTIGUA and  
LEXY CUADROS

Case No.: 17-30009 VFP  
Chapter: 7  
Judge: Vincent F. Papalia

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**NOTICE OF PROPOSED ABANDONMENT**

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Steven P. Kartzman, Chapter 7 Trustee in this case, proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: U.S. Bankruptcy Court  
50 Walnut Street  
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on April 10, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 3B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 1) 1614 86<sup>th</sup> St., North Bergen, NJ; 2) 199 & 205 Bergen Tpke., #2H, Ridgefield Park, NJ; Co-Debtor holds 50% interest

Valued at about 1) \$368,000; 2) \$72,000

Less about 10% costs of sale

Liens on property: 1) \$319,623; 2) \$72,763

Amount of equity claimed as exempt: 1) \$11,577; 2) \$0

Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950

Telephone No.: (973) 267-0220

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ramon C Antigua  
 Lexy Cuadros  
 Debtors

Case No. 17-30009-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Mar 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2018.

db/jdb +Ramon C Antigua, Lexy Cuadros, 1614 86th Street, North Bergen, NJ 07047-4321  
 aty +Mellinger, Sanders & Kartzman, LLC, 101 Giblaltar Drive, Suite 2F,  
 Morris Plains, NJ 07950-1287  
 aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,  
 Morris Plains, NJ 07950-1287  
 517101030 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 517101031 +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 517101033 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517101034 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 517101036 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517101037 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517101039 +Dolores Molina, Law Offices of Douglas J. Fleisher, 2035 Kennedy Blvd.,  
 North Bergen, NJ 07047-6362  
 517101040 +Equifax, POB 740241, Atlanta, GA 30374-0241  
 517101041 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517101043 +Law Offices of Douglas J. Fleisher, 2035 Kennedy Blvd., North Bergen, NJ 07047-6362  
 517101045 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046  
 517101046 +Plinio Cuadros, 1614 86th Street, North Bergen, NJ 07047-4321  
 517101047 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
 517101051 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408)  
 517101052 TransUnion, POB 2000, Crum Lynne, PA 19022  
 517101053 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2018 00:04:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 10 2018 00:04:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsed@recoverycorp.com Mar 10 2018 00:01:43  
 Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021,  
 Norfolk, VA 23541-1021  
 517101032 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 10 2018 00:01:29  
 Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517111202 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 10 2018 00:01:25  
 Capital One Auto Finance, Ascension Capital Group, P.O. Box 165028,  
 Irving, TX 75016-5028  
 517101035 +Fax: 602-659-2196 Mar 10 2018 00:14:55 Chex System, 7805 Hudson Road, suite 100,  
 Saint Paul, MN 55125-1703  
 517101038 +E-mail/Text: mrdiscen@discover.com Mar 10 2018 00:03:44 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517101042 +E-mail/Text: cio.bncmail@irs.gov Mar 10 2018 00:04:01 Internal Revenue Service,  
 P.O. Box 804527, Cincinnati, OH 45280-4527  
 517101044 +E-mail/PDF: pa\_dc\_claims@navient.com Mar 10 2018 00:01:29 Navient, Attn: Bankruptcy,  
 Po Box 9500, Wilkes-Barr, PA 18773-9500  
 517101048 +E-mail/PDF: gecsed@recoverycorp.com Mar 10 2018 00:00:59 Synch/Ashley Homestore,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517101049 +E-mail/PDF: gecsed@recoverycorp.com Mar 10 2018 00:01:00 Synch/Mattress Firm I,  
 Po Box 965064, Orlando, FL 32896-5064  
 517104165 +E-mail/PDF: gecsed@recoverycorp.com Mar 10 2018 00:01:20 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517101050 +E-mail/PDF: gecsed@recoverycorp.com Mar 10 2018 00:01:20 Synchrony Bank/Lowes,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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User: admin  
Form ID: pdf905

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2018 at the address(es) listed below:

Jill Manzo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
Michelle Labayen on behalf of Debtor Ramon C Antigua njchapter7@gmail.com,  
benitezgiovanna@gmail.com  
Michelle Labayen on behalf of Joint Debtor Lexy Cuadros njchapter7@gmail.com,  
benitezgiovanna@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6